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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 17, 2005 (Use as many sheets as necessary)		Complete if Known	
		Application Number	10/737,295
		Filing Date	12/16/2003
		First Named Inventor	John E. Gang
		Group Art Unit	3624
		Examiner Name	Richard C. Weisberger
		Attorney Docket Number	037607-0232
Sheet	1	of	3

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
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	A2	6,594,635	B1	Erlanger	07-15-2003	
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: March 17, 2005

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Sheet 2 of 3

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Examiner Name	Richard C. Weisberger
Attorney Docket Number	037607-0232

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		Office e ³	Number ⁴	Kind Code ⁵ (if known)				
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Examiner Signature

Date Considered

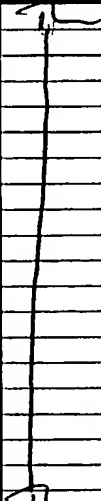

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		First Named Inventor	John E. Gang
		Group Art Unit	3624
		Examiner Name	Richard C. Weisberger
Sheet	3	of	3
		Attorney Docket Number	037607-0232

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
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	C2	JP	2002259696	A	Tokyo Mitsubishi Ginko KK	09-13-2002		
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NON PATENT LITERATURE DOCUMENTS			
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	C21	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 213 pgs.	

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UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
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IL	A1	FANNIE MAE, Delivering Loans for MBS, 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	A2	FANNIE MAE, Guide to Underwriting with Desktop Underwriter, October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	
	A3	FANNIE MAE, MORNET MBS Pool Submission System User's Guide, September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	
	A4	FANNIE MAE, Making Good Delivery A Guide to Delivering Loans for Cash and MBS, 1994, 121 pages, Fannie Mae, Washington, DC, USA	

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R	A5	FANNIE MAE, MORNET Cash Delivery System User's Guide, November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
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